

## Old Age, Disability, Death

First law: 1958 (for sugar workers only; now absorbed into general program).

Current law: 1990.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 33.22 Jamaican dollars (J\$).

### Coverage

Employed and self-employed persons, and voluntarily covered over age 18 and under retirement age.

Exclusions: Casual workers and unpaid family labor.

### Source of Funds

**Insured person:** 2.5% of earnings up to J\$290 per week, or J\$15,080 per year. Domestic workers and military J\$1 per week. Voluntarily covered J\$2 per week.

Self-employed, J\$2 per week plus 5% of earnings up to a maximum earnings of J\$15,080 per year.

**Employer:** 2.5% of wages up to J\$15,080 per year.

**Government:** Contributes as employer, plus administrative expenses.

Above contributions also finance maternity and work-injury benefits.

### Qualifying Conditions

**Old-age pension:** Age 65 (men) or 60 (women). 351 weeks of paid contributions, and annual average of 39 weeks paid or credited.

Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant if 52-155 weeks paid contributions.

Substantial retirement necessary until age 70 (men) or 65 (women).

Payable abroad, but subject to limitations except where reciprocal agreement exists.

**Disability pension:** Permanent incapacity for work. 351 weeks of paid contributions and annual average of 39 paid or credited.

Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant if 52-155 weeks paid. 26-week waiting period.

**Survivor pension:** 351 weeks of paid contributions, and annual average of 39 weeks paid or credited (13 if full orphan), or if either spouse was recipient of old-age or disability pension before his or her death.

Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant if 52-155 weeks of paid contributions.

### Old-Age Benefits

**Old-age pension:** Basic component, J\$84 a week

(Reduced pension: J\$80 if annual average contribution between 26 and 38 weeks, J\$77 if 13-25 weeks).

Earnings-related component, 6 cents a week for every J\$13 of employer-employee contributions paid during lifetime.

Spouse's supplement: J\$20 a week for dependent wife aged 55 or disabled husband aged 60.

Old-age grant: Lump-sum payment varies. It consists of J\$360 with 52 contributions paid, plus J\$7.20 for each additional 13 weeks of contributions paid and J\$9.30 for each J\$13 in contributions paid.

## Permanent Disability Benefits

**Disability pension:** Same as old-age pension, including supplement and grant.

### Survivor Benefits

**Survivor pension:** Basic component, J\$60 a week. (Reduced pension, J\$58.20 if annual average contributions between 26 and 38 weeks, J\$57 if 13-25 weeks). Earnings-related component, 3 cents a week for every J\$13 of employer-employee contributions paid during lifetime. Payable to widow aged 55 or at any age if disabled or caring for child under age 18. Also payable to needy disabled widower aged 60. Payable for 52 weeks to widow not otherwise eligible. Widow may receive duplicate benefits if eligible based on own earnings. Orphans: J\$100 a week for each full orphan under age 18.

Survivor grant (widows, widowers, and orphans): Lump-sum payment, see old-age grant.

Funeral grant: Lump sum of J\$3,000.

### Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

## Sickness and Maternity

First and current law: 1979 .

Type of program: Social insurance system. Cash maternity benefits only.

Labor law requires employers to grant 12 weeks maternity leave with 66-2/3% of earnings. Social security reimburses 25% of cost to exporters with labor force 75% female. Medical care available free or at nominal cost in public dispensaries and hospitals.

### Coverage

Domestic workers aged 18 and over.

### Source of Funds

**Insured person:** See pension contributions above.

**Employer:** Same.

**Government:** Same.

### Qualifying Conditions

**Cash maternity benefits:** 26 weeks' paid contributions in 52 weeks preceding confinement.

### Sickness and Maternity Benefits

**Maternity benefit:** Minimum weekly wage for 8 weeks.

### Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

## Work Injury

First law: 1937 (voluntary insurance with private carrier).

Current law: 1965 (implemented October 1, 1970).

Type of program: Social insurance system.

### **Coverage**

Employed persons aged 18 to 70 (men) and 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of Armed Forces.

### **Source of Funds**

**Insured person:** None.

**Employer:** See pension contribution above.

**Government:** None, except as employer.

### **Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefit:** 75% of insurable wages up to J\$290 a week. Minimum and maximum benefits: J\$36.25 and J\$217.50 a week. Payable after 3-day waiting period for up to 52 weeks.

### **Permanent Disability Benefits**

**Permanent disability pension:** If 95%-100% disabled, 75% of average insurable wage up to J\$290 a week.

Partial disability: Percent of full pension proportionate to loss of earning capacity if 10% to 94% disabled.

Minimum and maximum benefits: J\$36.25 and J\$217.50 a week.

### **Workers' Medical Benefits**

**Medical benefits:** Necessary medical, surgical, and rehabilitative treatment, including appliances, hospitalization, and drugs.

### **Survivor Benefits**

**Survivor pension:** 75% of average earnings of deceased up to J\$290 a week.

Minimum and maximum benefits: J\$36.25 and J\$217.50 a week.

Payable for 52 weeks after death of insured to widow of any age; if none, to child or children; and dependent mother aged 55.

Funeral grant: Lump sum of J\$3,000.

### **Administrative Organization**

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

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